



BluCurrent Credit Union
 1770 W Sunset St
 Springfield, MO 65807
 417.887.1983 Office • 417.887.1264 Fax
www.blucurrent.org

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: see rate schedule

The rates, fees and terms applicable to your account at BluCurrent are provided in this Truth-in-Savings Disclosure. BluCurrent may offer other rates for these accounts from time to time.

RATE SCHEDULE

SHARE ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	See Section 6 in Account Disclosures
Savings	0.10% / 0.10%	Monthly	Quarterly	Quarter Ending (12/31/2011)	\$5 (par value)	—	\$100	Day-In-To-Day-Out	Account Transfer Limitations Apply
My Choice Savings	0.10% / 0.10%	Monthly	Quarterly	Quarter Ending (12/31/2011)	—	—	\$100	Day-In-To-Day-Out	Account Transfer Limitations Apply
Christmas Club Savings	0.10% / 0.10%	Monthly	Quarterly	Quarter Ending (12/31/2011)	\$10	—	\$100	Day-In-To-Day-Out	Account Transfer Limitations Apply
Basic Checking	—	—	—	—	—	—	—	Day-In-To-Day-Out	—
Advantage Checking	0.00% / 0.00%	Monthly	Monthly	Month Ending (12/31/2011)	—	\$100	\$1,500	Day-In-To-Day-Out	—
Advantage Plus Checking	0.00% / 0.00%	Monthly	Monthly	Month Ending (12/31/2011)	—	—	\$1,500	Day-In-To-Day-Out	—
First Advantage Checking	—	—	—	—	—	—	—	Day-In-To-Day-Out	—
First Advantage Plus Checking	—	—	—	—	—	—	—	Day-In-To-Day-Out	—
Money Market	0.20% / 0.20%	Monthly	Monthly	Month Ending (12/31/2011)	\$2,500	—	\$2,500	Day-In-To-Day-Out	Account Transfer Limitations Apply
	0.30% / 0.30%						\$10,000		
	0.40% / 0.40%						\$25,000		
IRA	0.30% / 0.30%	Monthly	Quarterly	Quarter Ending (12/31/2011)	—	—	\$100	Day-In-To-Day-Out	Account Transfer Limitations Apply
	0.30% / 0.30%						\$2,000		
	0.30% / 0.30%						\$10,000		
	0.30% / 0.30%						\$25,000		

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts listed in the above rate schedule.

1. Rate Information: The Annual Percentage Yield is a percentage rate that reflects the total amount of dividend rate and frequency of compounding for an annual period. For all accounts, the Dividend Rate and Annual Percentage Yield for a Dividend Period may change as determined by BluCurrent's Board of Directors. The Dividend Rates and Annual Percentage Yield are the rates and yield that apply to the quarterly Dividend Period ending September 30, 2010, and the monthly Dividend Period ending September 30, 2010. The rates and yield for the next Dividend

Period have not been declared by the BluCurrent Board of Directors.

2. Nature of Dividends: Dividends are paid from current income and available earnings after required transfers to reserves at the end of the Dividend Period.

3. Dividend Compounding and Crediting: The compounding and crediting frequency of dividends and dividend period applicable to each account are stated in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. Accrual of Dividends: For all accounts, dividends will begin to accrue when cash is deposited. Dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.

5. Balance Information: To open any account you must deposit or already have on deposit at least the par value of one full share in your primary savings account. The par value amount is stated in the Rate Schedule. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. If within five

(5) months of admission to membership or increase in the par value of one share, your balance falls below the par value of one share and you do not increase the balance to at least the par value of one share within five (5) months of the reduction, you may be terminated from membership. For applicable accounts, the minimum balance required to avoid a service fee for the Statement Period is stated in the Rate Schedule. If the day-end balance for each day during the Statement Period does not meet the required minimum balance, there will be a service fee for the statement period as stated in the Fee Schedule. For applicable accounts, you will not earn the stated Annual Percentage Yield for the Dividend Period on any day-end balance that falls below the



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required minimum balance stated in the Rate Schedule. The Day-In-To-Day-Out method as stated in the Rate Schedule calculates dividends on the day-end balance. Dividends are calculated separately for each day in the Dividend Period and then are added to the dividend total. At the end of the Dividend Period the daily dividend total is added to the account. Dividend calculations are based on a 365 day year.

6. Account Limitations: For Savings and My Choice Savings accounts, no more than six (6) preauthorized, automatic, or telephone transfers may be made from each account to another account or to a third party in any quarter. If you exceed these limitations, your account may be subject to a fee (as disclosed in the

Fee Schedule) or be closed. For Money Market accounts, no more than six (6) preauthorized, automatic, or telephone transfers may be made from each account to another account or to a third party in any month. If you exceed these limitations, your account may be subject to a fee (as disclosed in the Fee Schedule) or be closed. Money Market accounts are not accessible for ATM Card withdrawal. For IRA accounts, you may not make any preauthorized, automatic or telephone transfers from your account at any time. For Christmas Club accounts, the entire balance will be paid to you by check or transferred to another account of yours on or after October 1st and the account will remain open. For Christmas club

accounts, you may not make any preauthorized, automatic or telephone transfers from your account at any time. If you make a withdrawal from your account before October 1st, your account will be closed and you will be charged a fee as disclosed in the Fee Schedule. BluCurrent reserves the right to require a member intending to make a withdrawal from any account, except a checking account, to give written notice of such intent not less than seven (7) days and up to sixty (60) days before such withdrawal. No account limitations apply to checking accounts.

7. Fees for Overdrawing Accounts: Fees may be imposed on each check, draft item, ATM card withdrawal, debit card point of purchase,

preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

FEE SCHEDULE as of 8/31/2010

ATM's	
No fees if account holder uses an ATM owned by BluCurrent or other designated ATM(s). Fees for all other ATMs are:	
Balance Inquiry	\$1 per inquiry
Withdrawal	\$1 per withdrawal
Advantage Checking	Above fees apply after six (6) transactions in a calendar month at other ATMs.
Advantage Plus Checking	Above fees apply after twelve (12) transactions in a calendar month at other ATMs.
Checking	
Counter Checks	25¢ each. Twelve (12) complimentary checks for new accounts.
Automatic transfer from Savings to fund overdraft	\$1 per transfer
Copy of cleared check	\$1.25 per copy
Copy of statement for current month	\$2 per copy
Copy of statement for previous month(s)	\$3 plus \$1 per each additional month.
Advantage Plus Checking	\$5 per month
Advantage Checking	\$7 per month in any month in which any day-end balance falls below \$100.
Account reconciliation	\$20 per hour, 1 hour minimum.
Non-Sufficient Funds	\$25 per item
Privilege Pay overdraft	\$25 per overdraft
Stop Payment	\$25 per stop
Christmas Club	
Early account closure (prior to October 1 st)	\$10

Eagle Express ATM Card	
Reissue card	\$3
Reissue PIN	\$3
Reissue card and PIN	\$6
Rush order reissue	\$45 plus reissue cost
IRA	
Transfers to another financial institution	\$15 per transfer
Miscellaneous	
Account documents	10¢ per copy
Change of address notification from USPS	\$1
Money Order	\$1 each
Faxed document	\$2 per first page plus \$1 per each additional page.
Cashier's Check	\$3 each
Shared Branch	\$3 per transaction performed at a Shared Branch outlet within two (2) miles of a BluCurrent branch.
Garnishment	\$8 or 2% of garnishment, whichever is greater, per garnishment.
Inactive account (Account holder must be 19 or older and have no other services with BluCurrent)	\$10 per quarter on savings or checking account without activity for one year and balance less than \$100.
Collection letter written by BluCurrent's Attorney	\$10
Returned 1 st Party Check	\$20 per item
Account Research	\$20 per hour, 1 hour minimum
Letter of Satisfaction on accounts reported to CheckSystems®.	\$20
Returned 3 rd Party Check	\$25 per item

Letter of Satisfaction addressed to another financial institution.	\$25
Money Market	
Check Printing	First fifty (50) checks are complimentary. Subsequent orders will be charged the current market price.
Excessive withdrawals (more than 6 in a month)	\$5 per withdrawal
Online Bill Pay	
No fee for Advantage Plus Checking account holders or any account holders utilizing e-Statements.	
Advantage Checking	\$2.95 per month
Basic Checking	\$3.95 per month
Safe Deposit Boxes	
3x5	\$14 per year
3x10	\$25 per year
5x10	\$37 per year
10x10	\$65 per year
Savings	
Automatic transfer to fund checking overdraft	\$1 per transfer
Excessive withdrawals (more than 6 in a qtr)	\$5 per withdrawal
Early Closure or Re-open	\$10 on account closed within ninety (90) days of opening or re-opened within ninety (90) days of closing.
VISA® Check Card	
Reissue Card	\$3
Reissue PIN	\$3
Reissue Card & PIN	\$6
Sales Draft Transfer	\$7 per copy
Rush order reissue	\$45 plus reissue cost

Wire Services	
Incoming	\$10
Outgoing bank	\$20
Outgoing Western Union	\$25
International	\$35



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Where people are worth more than money.®

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency



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CERTIFICATE OF DEPOSIT and IRA CERTIFICATE OF DEPOSIT RATE SCHEDULE as of 2/1/2012

Term	Interest Rate	Annual Percentage Yield (APY)%	Rate Type	Rate Period	Interest Compounded	Interest Credited	Minimum Opening Deposit	Additional Deposits	Withdrawals	Renewable
6 Month	0.40%	0.40%	Fixed	Account's Term	Monthly	Monthly	\$1,000	Not Allowed	Allowed with Penalty	Automatic or Manual
12 Month	0.60%	0.60%	Fixed	Account's Term	Monthly	Monthly	\$1,000	Not Allowed	Allowed with Penalty	Automatic or Manual
24 Month	0.80%	0.80%	Fixed	Account's Term	Monthly	Monthly	\$1,000	Not Allowed	Allowed with Penalty	Automatic or Manual
36 Month	1.15%	1.16%	Fixed	Account's Term	Monthly	Monthly	\$1,000	Not Allowed	Allowed with Penalty	Automatic or Manual
48 Month	1.50%	1.51%	Fixed	Account's Term	Monthly	Monthly	\$1,000	Not Allowed	Allowed with Penalty	Automatic or Manual

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts listed in the above Certificate of Deposit Rate Schedule.

1. Rate Information: The Annual Percentage Yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. The Interest Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. The annual Percentage Yield is based on an assumption that interest earned will remain on-deposit until maturity. A withdrawal of Interest will reduce earnings.

2. Rate Period: For each account the term is the accounts Rate Period. The Rate Period begins on the first day of the term and ends on the maturity date.

3. Interest Compounding and Crediting: The compounding and crediting frequency of interest is stated in the Rate Schedule.

4. Balance Information: The minimum balance requirements applicable to each account are set forth in the Rate Schedule. To open any account you must deposit or already have on deposit at least the par value of one full share in your primary savings account. The par value amount is stated in the Fee Schedule on page one of this disclosure. If within five (5) months of admission to membership or increase in the par value of one share, your balance falls below the par value of one share and you do not increase the balance to at least the par value of one share within five (5) months of the reduction, you may be terminated from membership. The Day-In-To-Day-Out

method calculates Interest on the day-end balance. Interest is calculated separately for each day in the month and then is added to the Interest total. At the end of the month the daily interest total is added to the account. Interest calculations are based on a 365 day year.

5. Accrual of Earnings: For all Certificates of Deposit, Interest will begin to accrue when cash is deposited. Interest will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued Interest is credited, you will not receive the accrued Interest.

6. Transaction Limitations: For all Certificates of Deposit, you may not make additional deposits after your account is opened. After your account is opened you may make early withdrawals subject to the penalties stated as follows:

- 6 month CD – 60 days' Interest
- 12 month CD – 120 days' Interest
- 24 month CD – 180 days' Interest
- 36 month CD – 180 days' Interest
- 48 month CD – 180 days' Interest

The penalty is calculated as a forfeiture of the interest that has been or would have been earned on the amount withdrawn. It applies whether or not the interest has been earned. In other words, if the account has not yet earned enough interest or if the interest has already been paid, the penalty will be deducted from the principal.

Exceptions to Early Withdrawal Penalties: The Credit Union may waive or reduce the early withdrawal penalty under the following circumstances:

- (i) The death or legal incompetence of the account owner.
- (ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment; or one withdrawal annually to satisfy a Required Minimum Distribution (RMD); or the owner obtains 59½ or becomes disabled.

7. Maturity: Your account will mature as stated on your Account Receipt or Renewal Notice.

8. Renewal: The renewal option for your Certificate of Deposit is stated on your Account Receipt. If you have chosen to automatically renew your account you will receive a Renewal Notice stating the maturity date of your account and the ending date of your ten (10) day grace period. You may withdraw funds from your account during the ten (10) day grace period without being charged an early withdrawal penalty. If you did not choose to automatically renew your account, you will receive a Maturity Notice prior to your account's maturity date. You will not be paid interest on your account balance after the maturity date. Upon maturity, the account balance will be transferred to another account of yours.

9. Disclaimer: Your account is non-transferable and nonnegotiable. The rates and fees appearing in this disclosure are accurate as of the Effective Dates indicated in the Rate and Fee Schedules shown above. If you have any questions or require current rate and

fee information please call the Credit Union or log onto www.blucurrent.org